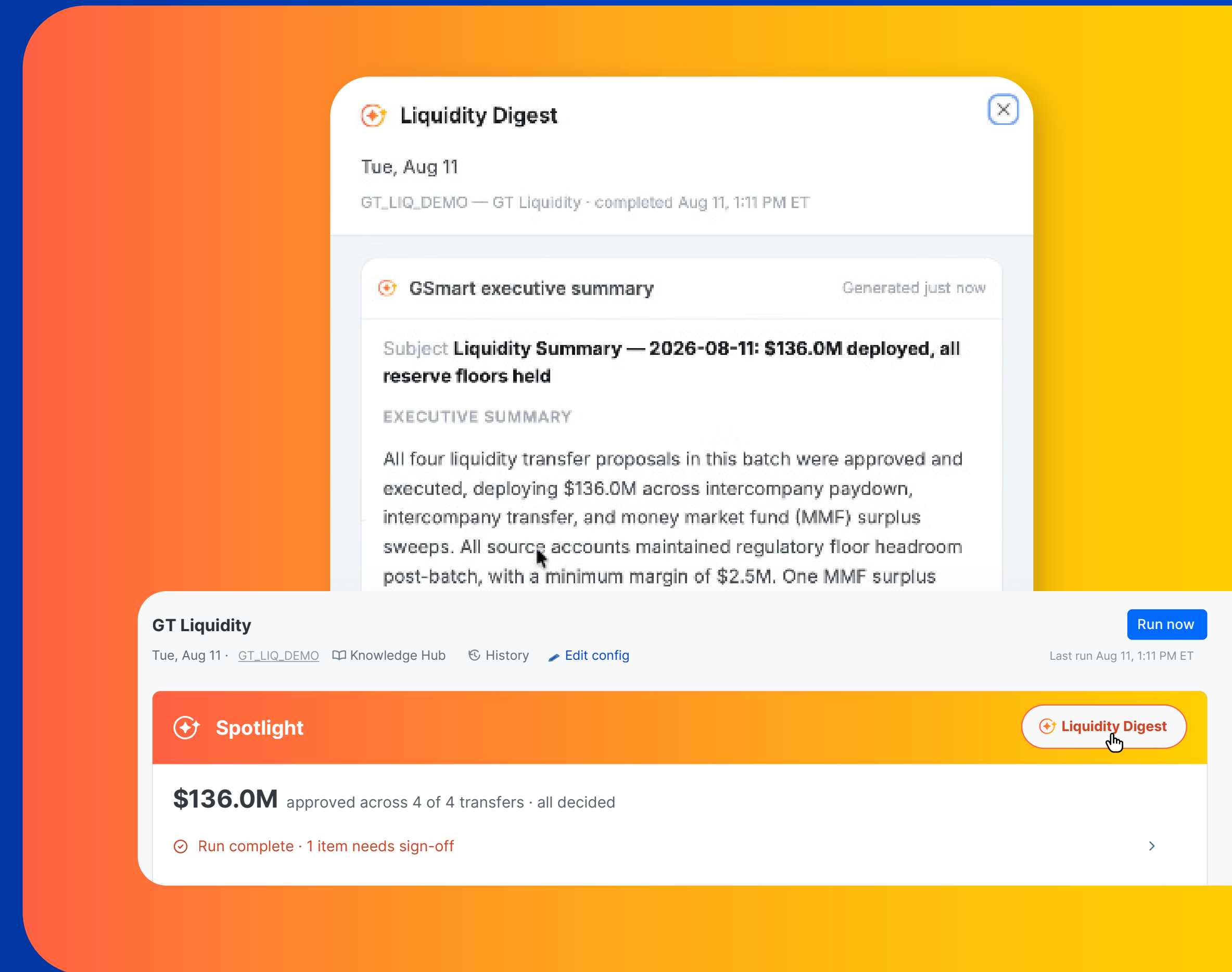


Every move proposed. Every clause cited. Nothing executed without you.

Treasury AI demos well. Then procurement asks where the data is processed, internal audit asks how you prove an agent followed policy, and finance asks what the bill looks like when usage triples. Most vendors point a general-purpose model at treasury and call it done. The demo answers hold up. The three questions after it do not.

GSmart is treasury-native AI. Agents built by treasury practitioners propose every move, cite the exact policy clause behind it and wait for your approval. Your team gets the speed of automation without giving up the audit trail, the data residency or the budget.



The screenshot displays the GSmart interface, which is divided into two main sections. The top section, titled "Liquidity Digest", shows a summary of a liquidity transfer batch. It includes the date "Tue, Aug 11" and the status "GT_LIQ_DEMO — GT Liquidity · completed Aug 11, 1:11 PM ET". Below this, a "GSmart executive summary" is generated just now. The subject is "Liquidity Summary — 2026-08-11: \$136.0M deployed, all reserve floors held". The executive summary states: "All four liquidity transfer proposals in this batch were approved and executed, deploying \$136.0M across intercompany paydown, intercompany transfer, and money market fund (MMF) surplus sweeps. All source accounts maintained regulatory floor headroom post-batch, with a minimum margin of \$2.5M. One MMF surplus". The bottom section, titled "GT Liquidity", shows the date "Tue, Aug 11" and the status "GT_LIQ_DEMO". It includes links for "Knowledge Hub", "History", and "Edit config". A "Run now" button is visible in the top right corner. The main content area shows a "Spotlight" section with the amount "\$136.0M" and the status "approved across 4 of 4 transfers · all decided". A "Liquidity Digest" button is also present. At the bottom, a status bar indicates "Run complete · 1 item needs sign-off".

What treasury-native AI means

Treasury is the foundation. The AI was built on it.

Treasury-native AI means the domain was the starting point, not a layer added on top. Most treasury AI is a general-purpose model pointed at treasury data after the fact. GSmart was built the other way round, by people who have spent careers inside the work. Three things follow from that.

The data foundation is purpose-built.

AI is only ever as good as the structures underneath it. Decades spent untangling treasury data went into the foundation GSmart reasons over, and that is not something a general model can retrofit later.

The judgment is built in.

GSmart was built by people who can tell a routine exception from the one that needs a human, and from the one that should never be automated at all.

You govern it, not the vendor.

Agents operate inside the policy limits you set in Knowledge Studio. You decide the autonomy for each one, and you can withdraw it.

The four pillars

Four things separate treasury-native AI from a general model pointed at treasury. Each one exists because of a specific cost or exposure it removes.



No hidden costs

Why it matters

Usage-metered AI turns success into a cost problem, because the teams getting the most value generate the biggest bill. When pricing does not scale with consumption, the case for AI strengthens as adoption spreads instead of eroding, and finance can forecast the line item.

How it works

- No hidden consumption charges.
- AI adoption expands as fast as your treasury needs, without a budget penalty.



Enterprise grade

Why it matters

For a treasurer or CFO, a global data governance review is pass or fail. A vendor who will not commit to residency region by region, or who routes every request through a single model, leaves an exposure that lands on finance rather than on IT.

How it works

- In-region data residency for supported geographies, with per-client isolation.
- The best-suited model is matched to each AI experience and evaluated continuously, so no one model becomes a single point of failure.
- Your data is tenant-isolated and is never used to train shared AI models.



Governance

Why it matters

Audit preparation is a recurring cost, and an AI decision nobody can explain is an audit finding. When policy lives as controls rather than in a PDF, the compliance evidence is a by-product of the work instead of a project every quarter.

How it works

- Outline policies and rules in **Knowledge Studio** to convert static policy and tribal knowledge into AI controls.
- Every action cites the control that drove it and writes to a complete audit log.



Policy-cited agentic control

Why it matters

The risk in treasury automation is not that it runs slowly, it is that it acts. An agent executing outside your guardrails is a control failure with a cash consequence attached. Approval gates and clause-level citation are what let you widen automation without widening risk.

How it works

- Every agent that can move or commit cash proposes, cites the exact clause and waits. You set the autonomy limits per agent, and nothing executes until a person approves it.
- Your approvals and overrides refine your tenant's policies and guardrails over time. The model itself is never trained on your data.

How every agent works

Three steps. Every agent. Every time.

GSmart agents are not chat windows waiting for a prompt.
Every agent that can move or commit cash follows the same sequence:

1

It proposes

The agent monitors its process continuously and proposes a specific action when one is needed. A sweep amount. A hedge adjustment. A payment to hold. Not a summary, and not a nudge to go look at something.

2

It cites

Every proposal names the exact policy clause that authorizes it, drawn from the controls you defined in Knowledge Studio. You see the clause itself, not a paraphrase of it.

3

You approve

Nothing executes until a person approves it, and you set the autonomy limits for each agent. The proposal, the citation, the approver and the timestamp are all captured.

The figures inside a proposal are calculated by a deterministic engine rather than generated by AI, so a number cannot be invented.

ILLUSTRATIVE EXAMPLE

Global Manufacturing Co.

3 operating accounts, 1 sweep account.

Cash position \$14.2M.

Your controls live in Knowledge Studio: minimum operating floor \$2M per entity; funding order money market before revolver; counterparty limit no bank above 40% of cash.

It proposes: a \$1.8M sweep from money market into Entity B to restore the \$2M floor.

It cites: Entity B fell below floor overnight. Money market drawn first, per funding order. Revolver and Entity A untouched, both inside limits.

You approve: approve or adjust. GSmart proposes. It does not move money on its own.

The foundation: Knowledge Studio

Citation only works if your policy is something a system can read

Every treasury team runs on a liquidity policy. Almost none of it lives anywhere a system can act on. It sits in a PDF, in a spreadsheet formula and in the head of the person who has done the job for 15 years.

Outline your policy rules and Knowledge Studio turns them into controls that agents work within. That is what makes clause-level citation possible rather than aspirational, and it is why every agent on this card can point at a rule instead of at its own reasoning.

Compliant is not the same as right. Checking every rule against every position by hand is not realistic, so a compliant move is not always the best one available. Knowledge Studio weighs every rule at once and proposes the move that is both consistent and defensible.

< Proposals

Knowledge Hub

Rules below feed Liquidity Proposals: policy thresholds, board and lender covenants, per-account targets and floors, and the engine rules that apply them.

Search rules by name, source, or type...

All 20

Threshold 10

Regulatory 3

Procedure 7

RULE	VALUE	TYPE	SOURCE
Liquidity ratio target	25.00%	THRESHOLD	Configuration
Board floor ratio	15.00%	THRESHOLD	Configuration
Minimum trade size	\$1,000,000	THRESHOLD	Configuration
Board minimum liquidity ratio	Liquidity ratio at least 15%	REGULATORY	Covenant
Daily rebalancing limit	Total transferred in a run at most \$200,000,000	REGULATORY	Covenant
Single transfer limit	Individual proposal amount at most \$50,000,000	REGULATORY	Covenant
GTS CONCENTRATION ACCT	Target \$5,000,000 · Floor \$2,500,000	THRESHOLD	Account configuration
GTS CONTROLLED DISB. ACCT	Target \$1,000,000	THRESHOLD	Account configuration
GTS LOCKBOX ACCT	Target \$30,000,000 · Floor \$2,000,000	THRESHOLD	Account configuration
GTS SUB A OPS ACCT	Target \$60,000,000 · Floor \$20,000,000	THRESHOLD	Account configuration
Liquidity Ratio Check	Computes the pre-run liquidity ratio and blocks MMF purchases when below the board floor.	THRESHOLD	Engine rule
Source Eligibility Check	Marks which accounts may act as funding sources for transfers.	PROCEDURE	Engine rule
Minimum Trade Size Check	Filters out movements below the configured minimum trade size.	THRESHOLD	Engine rule

The agent stable

One mechanism, applied across treasury.

From the forecast cycle to the month-end close, GSmart agents cover forecasting and planning, liquidity, risk, reconciliation, and insights, support and onboarding. Sixteen today, each built for a specific job rather than one assistant asked to do all of them, and the list is growing.

FORECASTING AND PLANNING

- Forecast Insights:** compares forecast to actuals and flags meaningful drift as it happens.
- Trend Insights:** detects seasonality and outliers in history, then recommends the best-fit forecast model.
- Forecast Chaser:** chases overdue forecast submissions automatically, validates entries and flags anything off.
- Ledger:** builds short-term cash forecasts from AP and AR ledgers and payment behavior.

LIQUIDITY

- Liquidity Scenarios:** models what-if funding and liquidity scenarios ahead of time.
- Rebalance:** proposes the cash moves your limits and targets call for, routed for your approval.
- Yield:** proposes cash placements against yield curves and policy limits, pre-checked.
- Liquidity Digest:** packages liquidity data into a board-ready summary.

RISK

- Risk Insights:** surfaces exposure anomalies, policy breaches and hedge deviations, with plain-language analysis.
- Counterparty Monitor:** monitors counterparty risk and concentration against the limits you set.
- Fraud Protection:** flags payments that break from your normal patterns, before they clear.

RECONCILIATION

- Document Capture:** extracts structured data from checks, remittances and bank statement documents.
- AI Matching Rules:** reads sample data and suggests candidate reconciliation matching rules in seconds.

INSIGHTS, SUPPORT AND ONBOARDING

- Ask GSmart:**
 - Analytics Assistant:** answers plain-language questions about your data.
 - Ask GSmart:**
 - In-Product Help:** helps users navigate the application, raise support tickets when necessary and query their own data.
 - Smart Mapping:** pre-built ERP and bank connectors align and validate your data in days.



Analytics Studio

featuring  Ask GSmart

Ask a question.

Get an answer you can trust.

Ask three people in your organization to define cash position and you will often get three slightly different answers, each one technically defensible, each calculated a little differently.

Ask GSmart, the optional AI for Analytics Studio, resolves that inconsistency. Ask a question in plain language and get an answer pulled from the same governed treasury data warehouse that powers your official reports, not a generic model guessing at what you mean. Every answer traces back to one definition of cash, liquidity, and exposure, with the reasoning behind it available on request.

Analytics Studio

YOUR DATA INTELLIGENCE WORKSPACE



Ask GSmart AI

Chat with your data through AI to gain instant insights and build visualizations.



My Dashboards

Your curated dashboards. Pinned reports, saved views, and the analyses you return to every day.



Shared Dashboards

Every dashboard shared across your organisation. Find what finance, treasury, and risk teams have built.



New Analysis

Open the analysis canvas. Build charts, workbooks, and calculations from scratch or from a template.



Activity Log

Your recent views, report runs, and full system activity. Audit trail for every action you've taken.

AI security and compliance information

AI is a powerful amplifier of value for CFOs and Treasury teams. This power comes with great responsibility. So, trust in AI used must be earned. At Ripple Treasury, we believe transparency is the best first step to take in earning that trust.

How GSmart protects your data

Auditability and observability

Full auditability, every AI interaction is logged with a unique **trace_id** and captured by our observability platform, giving complete visibility into every prompt, response, and decision. Observability data is protected by the same encryption and access controls as the rest of the platform.

Explainability

No Black Box AI. All AI outputs are fully traceable to their originating data, with transparent reasoning steps and justifications included for every insight generated. Each customer's data and context are processed in isolation, ensuring insights are explainable and auditable, never mixed across clients. Detailed observability is maintained for every AI interaction, so you always know how and why each decision is made.

Risk classification

Active evaluation of AI use cases against the **EU AI Act** framework to ensure compliance and maintain low-risk classification.

Zero trust security

GSmart employs a comprehensive **Zero Trust Security Architecture**, anchored by Azure Managed Identity. This approach eliminates risks from hardcoded credentials and enforces strict role-based access controls (RBAC). All resources and interactions are continuously authenticated and validated. The principle of least privilege ensures systems are granted only the minimum access necessary, significantly reducing the attack surface and strengthening security resilience. All interactions are meticulously logged and monitored, enabling swift detection and response to any anomalies or unauthorized access attempts.

Agentic AI

Agentic capabilities in GSmart are securely constrained within customer-defined boundaries. Agents interact solely with customer-specific, isolated datasets and do not utilize or train on information from other clients. Each agent operates under stringent permission sets, with comprehensive auditability, and system-defined security guardrails, empowering users to innovate safely and confidently without sacrificing data privacy or control.

Security testing

GSmart employs rigorous, multi-layered security testing integrated into Ripple Treasury's CI/CD pipelines. This includes proactive "red team" testing against carefully curated golden datasets, validating inputs and outputs of prompts, comprehensive static and dynamic security scans on all code, and systematic benchmarking of AI models for vulnerabilities, compliance, and performance.

Encryption

All data is encrypted using advanced cryptographic standards. Data in transit is secured via TLS 1.2+ protocols, employing modern cipher suites such as AES-GCM, ECDHE, and SHA-384 hashing algorithms. Data at rest utilizes AES-256 encryption, with key management rigorously controlled and regularly rotated per Azure's enterprise-grade standards. Our encryption practices fully align with SWIFT Customer Security Controls Framework (CSCF).

Data usage for AI

AI data usage is governed by Inference-Only policies, with audit logs and verification mechanisms ensuring compliance.

Client control over AI

Clients have full control over AI capabilities through feature flags and can restrict which datasets are accessible for AI processing.

Data privacy & residency

AI is now available in every region of the platform, so storage and AI processing follow your business operating needs. Client data is encrypted in transit and at rest, stays in your selected region, and is never used to train models.



About Ripple Treasury

Founded in 2012, Ripple is the leading provider of blockchain-based enterprise solutions across traditional and digital finance. Its solutions span global payments, custody, liquidity, and treasury management, serving as a one-stop shop for moving, storing, exchanging, and managing value. Ripple’s stablecoin, RLUSD, and the cryptocurrency XRP underpinning these solutions allow Ripple and its customers to shape the modern financial system.



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